

CASH WITH ORDER

Mail Order Houses Use Millions of Dollars of People's Money Without Paying Interest.

BY O. A. CHARLES. [Copyright by O. A. Charles, 1910.]

One of the items of instruction in mail order catalogues—the one on which they lay the most stress—the one they set up in large, bold-face type, reads:

"We especially request that you send the full amount of cash with your order."

Yes, you are to treat the mail order house as honest while they treat you as dishonest. You are to trust them with your cash while they tell you to "Send Full Amount of Cash With Order."

My dear reader, if you were to go to your home merchant for some article and the merchant would say, "Give me your money first," what would you think of him? What would you do? It isn't hard to guess. You would tell him in pretty strong language that you could get along without his goods. You would leave his store and the chances are never go back.

Yet this is just what the mail order house says, "Give us the money first," or, to be more polite about it, "We especially request that you send the full amount of cash with your order."

Looking at the "cash with order" from another standpoint: Supposing the mail order houses actually succeeded in doing what they boast of doing—drive the home merchant out of business. Supposing then that you become closely pushed for cash, as most of us do at times. Then supposing you need some merchandise, then what? If you had your home merchant handy you could go to him; he would trust you.

What would the catalogue house say? They will be very polite about it and with all graciousness point to their catalogues, where you will find, prominently displayed, these words: "We Especially Request That You Send Full Amount of Cash With Order."

Now we do not believe it good policy to buy goods on credit, we do believe it is better at all times to pay cash for what you buy, but what we do object to is, sending our money away from home, to a concern we know nothing of, for goods we have not seen, and waiting for these goods till it suits the convenience of some mail order house (who may need the money more than we do) to send us the kind of goods they feel like, when they feel like sending them.

When the two-cent-a-mile railroad fare bills were before the legislatures of the several states, one of the best arguments in favor of these bills was something as follows:

The railroads were selling mileage books of 1,000 miles each for \$30. If this book was used within a year from date of purchase and the cover was turned in the purchaser would get a rebate of \$10, or his traveling would cost him just two cents a mile.

Now here is the point used by those favoring the bills: The railroads, by charging \$30 for the mileage book, were having the use of millions of dollars of the traveling public's money on which they paid no interest. Now let me show you the similarity between the railroad mileage grab and the mail order house "cash with order" scheme.

A great portion of merchandise catalogued by mail order houses is not carried in stock by them, but is ordered shipped direct to the purchaser from one of the several factories from which they buy. Then you send your order to the mail order house, who in turn sends it to the factory. Now don't you see that they have the use of your money from one to six or eight weeks without paying you any interest?

Let this condition prevail with their many customers and you see the mail order houses are doing business on the money of their customers, for which they pay no interest.

If it was wrong for the railroads to use the public's money without interest, is it less wrong for the mail order houses to do so?

The mail order houses tell us that by selling for cash they have no bad debts, consequently they can sell cheaper. You no doubt know that 75 per cent of the business done in the United States is done on credit, but do you know that the actual loss because of bad accounts is less than one-half of 1 per cent of the total business done on credit? Suppose the merchant would add this one-half of 1 per cent to the price of his goods. It would mean only 50 cents on a purchase of One Hundred Dollars.

Looking at the "Cash With Order" scheme from all sides, we can find but one explanation, and that is—the mail order houses believe everyone to be dishonest, consequently they take no chances—they prefer to say "We Especially Request That You Send the Full Amount of Cash With Your Order."

Mrs. J. B. Dodd, Who Is Fostering Fathers' Day In Washington State



Photo by American Press Association.

Fathers will at last get some consideration. Mrs. J. B. Dodd, a Washington state society woman, is bending all her energies toward making the third Sunday of June a day on which the poor old dads will be honored throughout the country, if not the whole world. On the next day set aside for father in Spokane, Wash., everybody in that city will be seen wearing a rose in his buttonhole or on her breast. In all churches ministers will use that day as a text for their sermons.

VITAL WASHINGTON NEWS

TAVENNER, "WRITER AND THINKER," GIVES US THE FACTS AS THEY REALLY EXIST.

(By Clyde H. Tavenner)

Washington, Aug. 6.—All over the land the regular Republican candidates for Congress are preparing to ask for election or re-election on the record of President Taft and the last Congress.

Aside from the tariff revision, with which the public is already familiar, the predominating features of the platform on which the standpatters will make their final desperate stand are the postal bank bill and the so-called railroad regulation bill.

The railroad bill as passed was better than existing law, improvements having been forced by Democrats and Insurgents. The original draft was one of the most vicious pieces of legislation proposed in congress in years. President Taft sent this bill to Congress with his personal indorsement and asked that it be passed without amendment.

It provided for a commerce court which would have destroyed the usefulness of the interstate commerce commission, and made appeal to then higher tribunals impossible.

It took the railroads from under the anti-trust law, and would have permitted them to make rates they pleased without any effective check.

It legalized existing mergers between existing lines; it contained a joke provision to regulate the issuing of railroad securities.

The Democrats and Insurgents forced some improvements, but were prevented by administration influences from putting in provisions which would have been of real value to the people, such as physical valuation of the roads as a basis of rate regulation.

Such was the railroad bill that would have become law had President Taft had his way.

As To Postal Banks

Congress passed the kind of postal savings bank bill that Mr. Taft wanted. The effect will be, it is thought by those who have given study to the act as passed, to drain local communities of the money deposited in postal savings banks. Had the Democrats and Insurgents had their way, a postal bank bill such as was desired by the people, would have been passed. But through the influence of the administration, Aldrich was able to thwart the will of the people, and to secure the passage of a bill which will give Wall Street the control of the people's money as never before.

The Tariff Commission

Still another feature of the Taft record is the tariff commission law, also a gold brick. It creates a commission without powers, and gives the special interests \$250,000 of the people's money to carry on the campaign against honest revision of the tariff on the basis of equalization of the cost of production at home and abroad.

Pinchot Wise to Protection

Ex-Forester Clifford Pinchot has ideas on other things beside conservation. At a dinner given recently he declared that the nation had lost confidence in Congress because it represented special interests rather than the people. Continuing, he said: "And of this there could be no better illustration than the tariff. The

tariff, under the policy of protection, was originally a means to raise the rate of wages. It has been made a tool to increase the cost of living.

"The cotton cloth schedule was increased in the face of the uncontradicted public testimony of the manufacturers themselves that it ought to remain unchanged.

"The steel interests by a trick secured an indefensible increase in the tariff on structural steel.

"The sugar trust stole from the government like a petty thief, yet Congress, by means of a dishonest schedule, continues to protect it in bleeding the public." (Republican papers, please copy.)

A Frank Admission

Representative Charles E. Littlefield of Maine, now admits that the plank in the last Republican National platform regarding injunctions was put there to placate the labor leaders and with no intention of its being carried out. He carries his frankness to an even greater extent and says the plank is "perfectly non-committal" and means nothing, being simply a dishonest trick to lure the unwary workingman and delude him with the belief that the Republican party was his friend. If the truth was told, it would no doubt reveal that the tariff revision plank was another dishonest plank, never intended of fulfillment, and that the whole platform was a tissue of falsehood and false pretense.

Secret Publicity

The bill providing publicity for campaign expenditures and contributions passed at the last session and signed by President Taft, is not what the people have for years been demanding.

The House provided for publicity BEFORE election, but the Senate refused to pass such a measure and as a result of a conference publicity will not be made until AFTER the elections have taken place.

What the use of publicity AFTER an election, when what has been done cannot be undone?

Publicity BEFORE an election would seem to be the only kind of publicity worth anything; for then the voters would be given timely notice as to which party and candidates were of, by and for the trusts, and which were of, for and by the people.

Gore Was Honest

The recent attempt to corrupt Senator Tom Gore of Oklahoma was accompanied by features most distressing to the blind statesman. Gore has felt the sting of poverty in his bitterest forms. Even now he has nothing but his salary. The person who he says offered him \$25,000 to change his position on the Indian legislation was a personal friend of long standing. This man knew Gore had often suffered from sheer want. But Gore was not for sale!

NEW PRESIDENT AT COLOMBIA

Bogota, Aug. 6.—Preparations have been concluded for the inauguration tomorrow of Senor Carlos Restrepo as President of the Republic of Colombia, in succession to General Ramon Gonzalez-Valencia. The new president is a conservative in politics. He is a lawyer by profession and comes from the province of Antioquia.

TIMELY HINTS FOR FARMERS

Ducks Are Meat Eaters.

The Geneva experiment station has found that ducklings can eat without injury rations over 90 per cent of which is of animal origin. Of course the cost was high. It also found that ducklings fed a varied and palatable grain ration well balanced so far as the commonly considered nutrients are concerned, but without animal protein, turned out badly. Half of them died before four weeks old, and the others were only saved by the addition of the needed element to their food.

Next they experimented to find the most profitable amount of it to feed. It was found that until five weeks of age the ducklings grew most rapidly upon a ration containing 60 per cent animal food, while the cost per pound of growth was as low as any. As the birds grew larger the advantage of the high proportion of animal food lessened until reduced to 20 per cent.—Farm and Fireside.

The Pure Bred Dairy Sire.

Investigations carried on in some Indiana herds by the Indiana experiment station showed that herds in which pure bred sires were used were producing butter fat on an average 3 1/2 cents cheaper than herds which were ungraded. While the average profit per year from the ungraded herd was \$19.62 per cow, that of the graded herd was \$36.04 per cow. On an average the graded herd produced sixty-four pounds of butter fat per cow more than the ungraded herd. There is no question but that the purchase of a pure bred sire would be one of the best investments that could be made.

In selecting the sire first decide on the breed which you think will be best suited for your conditions. Then stick to this breed. The value of the sire must be based solely on his ability to get high producing heifer calves.

Poultry Notes.

Turn the coops up on nice days so that the sunshine can reach every part. Sunshine is a great purifier.

Nest eggs have been discarded on many farms. Many claim that they have no influence whatever on the hens and are not needed to induce them to lay.

Don't depend too much on pastures to keep chicks growing and fowls in good condition. The chicks, even on large range, should be regularly fed to keep up their growth, and as for the fowls the same may be said.

PREPARING FOR ALFALFA SEEDING.

Deep Fall Plowing a Necessary Preliminary to Success.

Land that is to be seeded to alfalfa this fall should be plowed deeply as soon as the grain crop is off and a coat of manure has been applied. The best way to produce alfalfa is to mow it before sowing. The best way to raise a corn crop is to manure the land then grow alfalfa for a period of years before planting the corn. The amount of manure to be applied to the land will vary with the amount available and the present condition of the land. Stable manure is valuable in two very important ways. It furnishes an abundance of plant food, which is readily available to the growing crop, and at the same time supplies the soil with humus without which no successful cultivation can be attained.

The object in plowing land deeply after harvest is to insure its proper aeration and a suitable seed bed for the alfalfa. The object in plowing it early is to allow the land to settle so that the roots may have a firm soil in which to establish themselves before winter comes. If the ground is handled in this manner it gives the young and tender alfalfa plants an opportunity to make such a growth and gain such strength that its roots will penetrate the unplowed subsoil and be practically proof against drought in summer time and the heaving action of frost in winter. While alfalfa is a tremendously vigorous grower after it has started it is very delicate in its younger days and the importance of a properly prepared seed bed is not likely to be overestimated.

Farm Wants.

Economy in labor is needed on most farms. Thousands of dollars are wasted every year in work that is not profitable. Not many farmers waste cash, but many waste labor, its equivalent. Inefficient teams and poor implements cause waste of labor and waste of labor impoverishes the manager. The secret of success—if there is any secret—in farm management is in utilizing labor and realizing profit from it.—Farm and Ranch.

Look to the Fences.

Poor fences cause fence breaking animals. The barn lot and pasture fences should be substantial and secure against the most active animals. There should be no temptations for fence breaking. Notice for weak places and make the needed repairs promptly.

TRAGIC Was The Death Of James Frederick

Who Lived Near The Knox County Line

(Coshocton Times) Warsaw and all the country round is shocked beyond measure over the tragic death of James Frederick which occurred Thursday morning about 9:00 o'clock as he was hauling timber from the Dickson farm near Bowman to the railroad a short distance away. Mr. Frederick was a man between fifty-five and sixty years of age and had worked as a teamster for many years. Thursday morning he drove to the Dickson farm to help take out a load of red oak which was to be sent to one of the great eastern navy yards and used in building ships. While driving his team down a hill he stopped to lock the lower side of the wagon; as he was in the act the wagon upset, the heavy logs crashing full onto the unfortunate man. His body was horribly mangled by the weight of the timbers and the injuries which he received were so serious that death came almost instantly to his relief.

Society Notes

Mr. and Mrs. Rose entertained this week in honor of Mr. Rose's birthday anniversary. Those present were Mr. and Mrs. Ora Rose and daughter, Mrs. Petry of Howard, Mrs. Mary Sunderland and daughter, Mrs. Grill of Newark, Mrs. Cochran and three daughters, Marie, Mabel of Bowling Green and Mr. and Mrs. Harvey Shimer of Weston.

Post Card Shower For Mrs. Frazier.

Mrs. William Frazier, residing just North of Lock, was tendered a post card shower at her home Thursday in honor of her forty-fifth birthday anniversary. She received about one hundred post cards from her many friends and relatives throughout the United States.

CANADIAN CANOE REGATTA

St. Johns, Que., Aug. 6.—The annual regatta of the Canadian Canoe Association opened here today with many of the fastest paddlers from both the East and the West in attendance. The location of the regatta is on the Richelieu River and is particularly well adapted for canoeing purposes.

FARMS FOR SALE

82 acres at.....	\$ 5,500
72 acres at.....	3,500
70 acres at.....	6,500
32 acres at.....	2,500
60 acres at.....	5,000
75 acres at.....	6,500
82 acres at.....	6,500
98 acres at.....	6,500
51 acres at.....	5,100
97 acres at.....	7,760
58 acres at.....	5,250
61 acres at.....	3,050
65 acres at.....	6,500
82 acres at.....	10,000
135 acres at.....	6,000
131 acres at.....	8,515
170 acres at.....	10,200
163 acres at.....	13,855
157 acres at.....	10,200
126 acres at.....	8,820
118 acres at.....	10,620
165 acres at.....	10,725
118 acres at.....	6,490
160 acres at.....	11,200
100 acres at.....	9,000
336 acres at.....	18,480

W. C. ROCKWELL & BRO. See us for bargains.

SO - BOS - SO

Files are a nuisance. They come into our homes and bring disease. But we can keep them out with

SCREENS

They go into our barns and torment our cattle so that they do not either eat as they should, nor do they give the milk they ought to. These conditions are to a certain extent overcome by the inventions of man. We have for sale a remedy for the relief of the cattle that will give them comfort and help them to give more milk.

Bogardus & Co.

Healthy Mothers

The bearing of children is frequently followed by poor health for the mother. This supreme crisis of life finding her physical system unprepared for the demands of nature, leaves her with weakened resistive powers and sometimes chronic ailments. This can be avoided if Mother's Friend is used before the coming of baby, and the healthy woman can remain a healthy mother. It is the only remedy that perfectly and thoroughly prepares the system for healthy motherhood, and brings about a natural and easy consummation of the term. Women who use Mother's Friend recover quickly, and with no ill effects, or chronic troubles. Every expectant mother should safeguard her health by using Mother's Friend, thus preparing her physical condition for the hour of motherhood. This medicine is for sale at drug stores. Write for free book for expectant mothers.

THE BRADFELD CO., Atlanta, Ga.

Mother's Friend

Bliss

BUSINESS COLLEGE is the most thor. school of business in the State of Ohio. All of its graduates without an exception are employed. To the first representative of a town we offer a discount of 5 per cent, secure positions for students to work for their board while attending school. Open all year. New classes formed every Monday. Write for catalogue. Address, BLISS BUSINESS COLLEGE, Columbus, Ohio.

The Rent Is a Reason

A modern up-to-date Safe Deposit Box in our absolutely fire-proof vaults costs but one and one half dollars a year.

You carry the key, and have access to the vaults at any time during banking hours. It's just the place where your valuable papers should be kept.

Drop in and look over the vaults. The Gambier Banking Company Gambier, Ohio

WESTERN CANADA

What Prof. Shaw, the Well-Known Agriculturalist, Says About It:

"I would sooner raise cattle in Western Canada than in the corn belt of the United States. Feed is cheaper and climate better for the purpose. Your market will improve faster than you can grow up to the fifth parallel (30 miles north of the international boundary). Your vacant land will be taken at a rate beyond present conception. We have enough people in the United States alone who want homes to take up this land." Ready

70,000 Americans will enter and make their homes in Western Canada this year. 1909 produced another large crop of wheat, oats and barley. In addition to which the cattle exports was an immense item. Cattle raising, dairying, mixed farming and grain growing in the provinces of Manitoba, Saskatchewan and Alberta. Free homes and pre-emption areas, as well as lands held by railroad and land companies, will provide homes for millions. Adaptable soil, beautiful climate, splendid schools and churches, and good railways. For settlers, descriptive literature "Last Best West," how to reach the country and the particulars, write to Sup't of Immigration, Ottawa, Canada, or to the Canadian Government Agent, H. M. WILLIAMS, 415 Gardner Bldg., Toledo, Ohio (Use address nearest you) (2)

We have found an absolutely pure—

OLIVE OIL

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People are beginning to give it a general use in cooking, instead of its heretofore limited use in Salad Dressings.

Minerva Brand Olive Oil

has had much to do with increasing the popularity of OLIVE OIL here, as it is a genuine oil of fine flavor and costs only

50c a pint

—SOLD AT—

Lorey's Drug Store

115 South Main St. Mt. Vernon, O.

GEN. MURRAY 88 YEARS OLD Elkridge, Md., Aug. 6.—Brig. Gen. Robert Murray, one of the oldest of the retired officers of the United States army, celebrated his eighty-eighth birthday today. Gen. Murray was born here in 1822 and entered the army as assistant-surgeon in 1846, serving in the Mexican and civil wars. At the time of his retirement in 1886 he was surgeon-general of the army.

CONGRESSMAN MORRISON RENOMINATED

Lebanon, Ind., Aug. 6.—At the Democratic congressional convention of the Ninth Indiana district held here today Representative Martin A. Morrison was renominated by acclamation.

Professional Cards

Attorneys-at-Law L. B. HOUCK ATTORNEY AT LAW Office Rogers building, No. 111 S. Main street, Mt. Vernon, Ohio. Rooms 2 and 3, second floor.

FRANK O. LEVERING ATTORNEY AT LAW All business of legal nature given prompt attention and especially to practice in the Probate Court. Office, No. 9 East High street, Mt. Vernon, O. New Phone, Office 104; Residence, 354

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D. F. & J. D. EWING David F. Ewing John D. Ewing ATTORNEYS AND COUNSELLORS AT LAW Office, Kirk building, corner Main street and Public Square, Mt. Vernon, Ohio.

If you own anything, have it insured WILL J. "Doc" WELSH THE FIRE INSURANCE MAN 18 E. Gambier St. Mt. Vernon, O. Citizens' Phone 231 Red

Physicians E. C. BEGGS DENTAL SURGEON Office in Arnold block corner of East High street and Monument Square, Mt. Vernon, Ohio.

C. K. CONARD, M. D. HOMEOPATHIC PHYSICIAN AND SURGEON Office and residence, 18 East Vine st. Citizens' phone, 52. Office hours: 2 to 4 and 7 to 8 p. m.

PILGRIMAGE TO GENOA New York, Aug. 6.—Nearly one thousand members of the Knights of Columbus, representing the well-known Catholic order in many parts of the country, sailed for Europe today on the White Star liner Romanic. They are bound on a pilgrimage to Genoa, the birthplace of Christopher Columbus. After visiting Genoa the pilgrims will be received in audience by the Pope and afterward they will make a tour of the principal cities of Europe.

BANNER WANT ADS PAY